State and Federal Programs for the Aging



Department on Aging

Governor Rod R. Blagojevich

Director Charles D. Johnson

A message from Director Charles D. Johnson

Dear Friends:

If I were forced to select the one publication that is most important to older people in Illinois, this would be it.

I am proud of it because it represents three principles that are basic to the Department on Aging: a focus on service, recognition that information is power and a viable example of the positive effect of cooperative effort.

Service is the first principle, because it always comes first with me. Service is a very serious matter, as far as I am concerned. When I chose public service as a vocation years ago, I began to develop an understanding of the nature of this important concept. And I am still learning. Service is not, I have learned, just a smiling "Have a nice day" greeting. It is an act, as well as an attitude.



Service requires patience. It requires understanding of cultural differences and physical limitations. And it demands the maturity that allows us to step outside of ourselves to put another person's concern ahead of our personal interests.

The second principle, the power of information, stems from a basic respect for our clients. Most people want to direct their own lives. And this, I have learned, becomes an increasingly urgent need as we age. And so, it is incumbent upon us to first offer the public helpful information, like the resources in the book, so they can find the answers themselves whenever possible.

Finally, the material in this book is an example of what happens when a team is committed to a common effort. One person did not put this book together. Rather, members of our staff contacted colleagues in other agencies that provide service. Together, they produced something of value.

Valuable products can be produced in other arenas, as well, if we learn to work together for the people of this state. Together, we can make a difference.

Sincerely,

Charles D. Johnson

Director, Illinois Department on Aging

Charles D. Johnson

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State of Illinois Programs

Illinois Department on Aging

www.state.il.us/aging

The Illinois Department on Aging distributes federal and state funds to 13 Area Agencies on Aging, which reallocate the money to community-based social service agencies and projects that directly serve older people. Many services, ranging from information and assistance, transportation, and legal services to health screening, counseling, recreation, education and housing assistance, are offered through local senior centers. To find out more about these programs, check with your Area Agency on Aging (directory on page 30), call the Department's Senior HelpLine at **1-800-252-8966** (Voice and TTY), e-mail to **ilsenior@aging.state.il.us** or access the Departmen's Web site at **www.state.il.us/aging/**.

Advance Directives

Illinois law allows an individual to authorize another person to handle personal and business affairs in the event he or she is unable, due to absence, illness or disability, to make health care decisions. This authorization is called a **Durable Power of Attorney for Property.** State law also allows one to designate another to make health care decisions in case of incapacity. This is called the **Durable Power of Attorney for Health Care.** Also, if the individual wishes to be an organ donor, he or she can so indicate on this form.

A **Living Will** enables Illinois adults to legally authorize, in advance, the withholding of life-sustaining procedures should they become **terminally ill** or injured. The living will is prepared while the individual is able to make independent decisions, thereby removing a heavy burden from the family and other loved ones.

For free Power of Attorney forms and Living Will forms, call the Department on Aging's Senior HelpLine or link to the Department's Web site and look up Legal Services.

Illinois Department on Aging toll-free Senior HelpLine, **1-800-252-8966** (Voice and TTY), E-mail: **ilsenior@aging.state.il.us**, **http://www.state.il.us/aging/**

State Programs

(Department on Aging)

Caregiver Support Program

The Department on Aging's Caregiver Support Program provides assistance to family and friends who are caring for an older adult. A caregiver can be an adult family member or another individual who provides unpaid help with day-to-day activities for someone age 60 or older. The caregiver is eligible for services regardless of where the senior lives. The senior could be living in his or her own home, in a nursing home or assisted living facility, or could even live in another state. In addition, grandparents and older adults raising grand-children are also eligible for services from the Caregiver Support Program.

The five basic services offered to caregivers include:

- 1) Information to caregivers about available services;
- 2) Assistance to caregivers in gaining access to services;
- 3) Individual counseling, support groups, and caregiver training;
- 4) Respite care to enable caregivers to be temporarily relieved from their caregiving responsibilities and
- 5) Supplemental services, on a limited basis, to complement the care provided by caregivers. Supplemental services can include assistive devices, home modification, legal assistance, school supplies, and any other gap filling service which attempts to address a short-term caregiver emergency.

The local **Area Agency on Aging** is one of the first resources a caregiver should contact when help is needed. In addition, over 100 **Caregiver Resource Centers** throughout Illinois have been identified to link caregivers to services. Information about Caregiver Resource Centers and the Caregiver Support Program can be found at the Aging web site at **www.state.il.us/aging/**.

Community Care Program

The Department on Aging's Community Care Program helps frail older people, who might otherwise need nursing home care, to remain in their own homes. Services offered through the program include **case management**, **homemaker**, **adult day service**, and, in some areas of the state, **senior companion**. These services are particularly helpful for older people who have mobility problems and need household and personal assistance. For more information, call the Senior HelpLine.

Community Care Program Services

Case Management. The foundation of the Community Care Program (CCP) is case management service provided by a statewide network of community-based Case Coordination Units. Case managers within these agencies arrange for an array of support services and

make appropriate referrals for older people who need assistance. Case managers determine program eligibility, assess and monitor needs, develop care plans and help older people and their families decide if and when nursing facility placement is appropriate.

Programs
(Department on Aging)

Choices for Care. Illinois law requires that everyone seeking admission to a long-term care facility be informed of all care options prior to admission. This information is provided to adults age 60 and older by case managers, who also follow-up with seniors who choose to be admitted to nursing facilities to determine if they can eventually return home. **"Choices for Care in Illinois,"** a guidebook, is available through the Department on Aging's Senior HelpLine.

Homemaker.* This CCP service provides assistance with household tasks which include cleaning, planning and preparing meals, doing laundry, shopping and running errands. Homemakers also assist clients with personal-care tasks such as dressing, bathing, grooming and following special diets.

Adult Day Service.* This service is designed especially for older people who want to remain in the community but cannot be home alone during the day due to physical, social and/or mental impairments. Adult Day Service facilities may provide health monitoring, medication supervision, personal care, recreational and therapeutic activities. The service also offers respite care to family members who serve as caregivers.

Senior Companion.* Senior companion services offer assistance, support and companionship to frail seniors provided by low-income volunteers who are also age 60 and older. The service not only assists clients, it provides economic and social benefits for the volunteers and respite for family caregivers. The Senior Companion program is available on a limited basis in six areas of the state.

Ethnic Providers.* CCP clients can locate an ethnic provider by contacting the Coalition of Limited-English Speaking Elderly (CLESE), a consortium of ethnic organizations representing 18 different languages and serving older people who are not fluent in English. Call **1-312-461-0812**.

*Note: Eligibility for these CCP services is limited to adults age 60 or older who are U.S. citizens or legal aliens, residents of Illinois, have non-exempt assets of \$10,000 or less, have an assessed need for long-term care and have applied for Medicaid Assistance (Medicaid). The Spousal Impoverishment Provisions are available for married couples.

State Programs

(Department on Aging)

Consumer Protection

The Department on Aging offers free brochures that provide tips on how to prevent fraud and avoid being the victim of con games. Individuals who suspect they are being victimized should contact the Office of the Attorney General, **1-800-243-5377**.

Elder Abuse and Neglect Program

This Department on Aging program assists people 60 and older who are victims of abuse, neglect and financial exploitation. Services are coordinated through local agencies that investigate and assess reports and can include everything from housing, money management, in-home care and legal assistance to respite care and counseling. Illinois has a limited mandatory reporting law, which requires certain professionals to make reports on behalf of older people who are unable, due to dysfunction, to report for themselves. To report abuse or for more information, call **1-800-252-8966** (Voice and TTY) 8:30 a.m. to 5:00 p.m. weekdays, or **1-800-279-0400** after 5:00 p.m., weekends and holidays.

Employment

The **Senior Community Service Employment Program** fosters and promotes part-time community service opportunities that contribute to the general welfare of the community. Anyone who is at least 55 years of age, has a low income and is capable of performing the tasks involved in the proposed assignment is eligible to enroll in the program.

Enrollees receive job-related training designed to assist them in finding permanent unsubsidized employment. Training may consist of upgrading existing skills, development of new skills, educational opportunities, counseling and assistance in finding and keeping a job to help improve their lives.

For information regarding training and assistance for older Illinoisans, contact your Area Agency on Aging (directory on page 30), or call the Senior HelpLine.

Foster Grandparent Program

This program, operated through local agencies in Illinois, offers volunteer opportunities (plus a small stipend) for people age 60 and older who have limited incomes. Foster grandparents provide a one-to-one service to children with special problems. For more information, call the Senior HelpLine.

Grandparents Raising Grandchildren

The Department on Aging works with the statewide Task Force on Grandparents Raising Grandchildren in Illinois to locate, assist and promote awareness

of older caregivers who are currently raising their family's children. Due to these efforts and growing local concern, support groups have been established in many Illinois communities. Please call the Department's Senior HelpLine or link to **www.state.il.us/aging/** to obtain a listing of support groups and a free copy of "**Starting Points,"** a state resource guide for grandparent caregivers.

State Programs (Department on Aging)

Housing

Housing Assistance. For information on housing options, contact your local Area Agency on Aging (directory on page 30), the Illinois Housing Development Authority (**1-800-942-8439** or **1-312-836-5200**), or your county or local housing authority.

Housing Information and Grants. The Office of Housing Coordination Services (OHCS) is a part of the Illinois Housing Development Authority and functions as a resource and clearinghouse for the State for affordable housing information for people seeking housing and also developers of affordable housing. OHCS, which can be reached at **1-312-836-5383**, or by linking to **www.ihda.org**, also provides a forum for the development of state housing policy in the State Consolidated Housing Plan and through interagency activities. OHCS can provide general information on grants and programs for rental assistance and for constructing, rehabilitating or financing affordable housing.

Information and Assistance

Local information and assistance sites are available throughout Illinois for telephone or walk-in inquiries, assistance and referrals to programs and services for older persons and caregivers. Contact your local senior center, Area Agency on Aging (directory on page 30), or the Department's Senior HelpLine.

Legal Assistance

Legal assistance providers advocate for and represent older clients in civil cases, particularly those that involve elder abuse and neglect, financial exploitation, consumer fraud, landlord and tenant relationships, nursing facility resident rights and public benefit programs. They also help with simple estate planning and preparation of living wills and durable power of attorney forms, conduct research and educate seniors about their legal rights. For the legal assistance provider in your area, contact the Department's Senior HelpLine.

Illinois Department on Aging toll-free Senior HelpLine, **1-800-252-8966** (Voice and TTY), http://www.state.il.us/aging/

State Programs

(Department on Aging)

Long Term Care Ombudsman Program

The Illinois Department on Aging's Long Term Care Ombudsman Program responds to questions, concerns and complaints that involve people who live in long term care facilities. This service, supported by federal and state law, is provided by regional ombudsmen who have a hands-on working relationship with the residents and staff of the facilities within their program areas. Call the Senior HelpLine or link to **www.state.il.us/aging/**.

Meal Programs

State and federally funded meal and nutrition education programs with outreach services are administered by the Department on Aging through the Area Agencies on Aging. Thousands of meals are served daily, five days a week, by approximately 648 congregate sites in all 102 Illinois counties. Additionally, over 6.5 million meals are delivered to over 49,500 homebound elderly each year. MEALS-on-WHEELS ILLINOIS raises funds for holiday, weekend and emergency meals, helping fill the "gaps" left by state and federally funded home-delivered meal programs. For information on meal programs in your area, call your Area Agency on Aging (directory on page 30).

Outreach

Older people who are not aware that senior services are available and those who are difficult to contact are targeted through outreach services. Staff inform isolated adults about available services, encourage them to participate and provide assistance in accessing needed services. For more information, call the Senior HelpLine.

Prescription Medicine and Assistance

For assistance paying for prescription medicine, apply to the **Circuit Breaker/Pharmaceutical Assistance Program** (see page 15) and the **Illinois SeniorCare Program** (see page 13). For more information on all three programs or for assistance completing applications, call the Senior HelpLine. To find a Circuit Breaker/Pharmaceutical Assistance Information and Assistance site near you, link to **www.state.il.us/aging/1directory/pharm-assist_sites.pdf**.

Publications and Videos

The Department on Aging disseminates a variety of publications with detailed information on services and programs for Illinois seniors and family caregivers. The Department also maintains a resource library of video material loaned to schools, community groups and Aging Network agencies. A complete listing of Department publications and a "Video Resource Catalog" are available through the Senior HelpLine.

Senior Centers

Multipurpose senior centers throughout Illinois offer a wide range of programs and activities for older adults, while often serving as nutrition sites, information and assistance sites and community focal points. For information on senior centers in your area, call the Senior HelpLine or contact your Area Agency on Aging (see page 30).

State Programs (Department on Aging)

Speakers Bureau

The Illinois Department on Aging coordinates a service providing speakers for public or private sector meetings and events. At no cost, speakers will address many topics of interest to an aging society. Call the Senior HelpLine.

Transportation Services

Transportation programs allow older adults access to other services they might not be able to utilize without transportation. For information on transportation services in your area, contact your local Area Agency on Aging (directory on page 30).

Also, read about reduced public transportation fares on page 17.

Volunteer Programs

Illinois has a range of volunteer opportunities for citizens of all ages. For example, an **intergenerational literacy program** gives retirees the opportunity to help students improve reading skills while providing a positive influence in their lives. The **Retired and Senior Volunteer Program** (RSVP) offers positions in hospitals, schools, home-delivered meal programs and community service agencies. The Department on Aging coordinates **Long Term Care Ombudsman Programs** statewide, linking local volunteers with nursing facility residents who need help to resolve problems. And, the statewide **Gatekeeper Program** helps connect frail older adults with community-based services.

The initiative, **TOPS** (**Talented Older Persons in Schools**), is designed to provide tutoring and mentoring for students, as well as promote and maintain a safe school environment in which children feel secure and are encouraged to learn through the efforts of senior volunteers. For more information on these programs, call the Senior HelpLine.

Illinois Department on Aging toll-free Senior HelpLine, **1-800-252-8966** (Voice and TTY), http://www.state.il.us/aging/

State Programs

Illinois Office of Banks and Real Estate

www.obre.state.il.us/Consumer/TIPS/CTSNRACT.htm

Basic Checking Accounts

Banks and savings and loan associations in Illinois are required by law to offer a basic checking account to anyone 65 or older. The first 10 checks written each month on this account are free. An account can be established by either a minimum initial deposit of \$100 or a written agreement with the account holder requiring direct deposits with the financial institution by a third party. No minimum balance or minimum deposit requirement may be imposed. For more information, call the Office of Banks and Real Estate's Consumer Services Department at **1-312-793-3000** or link to its Web site at **www.obre.state.il.us/Consumer/TIPS/CTSNRACT.htm**. You may also call the Illinois Department on Aging's Senior HelpLine at **1-800-252-8966** (Voice and TTY).

Illinois Commerce Commission

www.icc.state.il.us/

The Illinois Commerce Commission (ICC) governs utility disconnections for ICC-regulated gas and electrical service between November 1 and April 1 when the temperatures fall below 32 degrees on certain days. Concerns about state regulated water and telephone services are also handled by the ICC. For more specific information, contact consumer services at **1-800-524-0795** or **1-800-858-9277** (TTY).

Illinois Comprehensive Health Insurance Plan (ICHIP)

www.chip.state.il.us/chip.htm

ICHIP is a state program that helps eligible Illinois residents to purchase a health insurance policy when they have been denied major medical coverage by private insurers due to a pre-existing health condition or disability. Call the program administrator, BlueCross BlueShield of Illinois, at **1-800-367-6410** (**1-800-545-2455**,TTY), or link to **www.chip.state.il.us/chip.htm** for specific information.

Illinois Department of Commerce and Economic Opportunity toll-free number (for energy assistance), **1-800-252-8643** (Voice), **1-800-419-0667** (TTY, Chicago office), **1-800-785-6055** (TTY, Springfield office), http://www.commerce.state.il.us/

State **Programs**

Illinois Department of Commerce and Economic Opportunity (DCEO)

www.commerce.state.il.us

Low-Income Home Energy Assistance Program (LIHEAP)

Administered by DCEO, this program helps low-income people pay heating and cooling bills. The amount of the payment is determined by income, household size, fuel type and geographic location. Income eligibility guidelines are based on the federal poverty level. If you rent and your heat or electric is included in the rent, then your rent must be greater than 30% of your income in order to be eligible. To find out how to apply, contact your local community action agency (listed in area telephone directories and at www.state.il.us/aging/) or call DCEO's toll-free number at 1-800-252-8643 (Voice, 8:30 a.m. - 5:00 p.m. Monday - Friday), 1-800-419-0667 (TTY, Chicago Office), or 1-800-785-6055 (TTY, Springfield Office). For more information, visit the DCEO Web site at www.illinoisbiz.biz/com/lowincome/LIHEAP.htm.

Illinois Home Weatherization Assistance Program

This program is designed to help low-income residents make their home more energy efficient. Typical kinds of weatherization work include sealing cracks with weatherstrip and caulk, insulating attics and walls, and repairing windows and doors. Furnace work may also be provided. Weatherization services are free to households that are eligible for LIHEAP; to those who have an occupant receiving Supplemental Security Income (SSI), Temporary Assistance for Needy Families (TANF), or Aid to Aged, Blind and Disabled (AABD); or to those with specified annual incomes. Renters may be assisted if they are eligible, but a 50 percent landlord contribution for weatherization work is required. To find out how to apply or for more information, visit the DCEO Web site at www.illinoisbiz.biz/com/lowincome/ihwap.htm.

Tourism Information

Contact an Illinois Tourism travel coordinator at **1-800-2CONNECT** or link to **www.enjoyillinois.com** when planning an Illinois vacation.

Illinois Department of Human Rights

www.state.il.us/dhr/

This state agency administers the Illinois Human Rights Act, which prohibits discrimination because of race, color, religion, sex, national origin, ancestry,

State Programs

citizenship status (with regard to employment), age 40 and over, marital status, physical or mental disability, military service or unfavorable military discharge. The Act prohibits discrimination in connection with employment opportunities, real estate transactions, access to financial credit, and the availability of public services and public accommodations. It also provides protection for sexual harassment in employment, sexual harassment of students in higher education and retaliation for having filed a discrimination charge.

A discrimination charge can be initiated by calling, writing or appearing in person at the Department's Chicago (1-312-814-6216) or Springfield (1-217-785-5100) office within 180 days of the date the alleged discrimination took place, in all cases *except* housing discrimination, which has a one-year filing deadline. The agency's Web address is **www.state.il.us/dhr/**.

Illinois Department of Human Services

www.dhs.state.il.us/

In 1997, three state agencies, the Department of Alcoholism and Substance Abuse, Department of Mental Health and Developmental Disabilities and Department of Rehabilitation Services, were consolidated into the Illinois Department of Human Services (DHS). Certain programs from the Departments of Children and Family Services, Public Health and Public Aid were also transferred to the new agency. Family oriented DHS programs, administered in partnership with communities, help Illinois residents achieve self-sufficiency and independence to the maximum extent possible by providing integrated services, promoting prevention and establishing measurable outcomes.

DHS helps older adults through **Medicaid** eligibility determination (see page 12), temporary cash assistance programs, "**Food Stamps**," social service and employment programs, health-related direct services, prevention programs and information and referral. Grandparents who are raising their family's children might also receive assistance through child care services, the *Women, Infants and Children* (WIC) program, family case management, employment-related child care and youth services. DHS in-home and community-based services are available to individuals with mental and physical disabilities and the blind. Call the DHS Helpline, **1-800-843-6154** (Voice), **1-800-447-6404** (TTY), or link to **www.dhs.state.il.us**/.

Illinois Department of Human Services toll-free Helpline, 1-800-843-6154 (Voice), 1-800-447-6404 (TTY), http://www.dhs.state.il.us/

Referrals to Other Agencies/Services

State Programs

The Department of Human Services will refer individuals and families directly to local programs and services including: alcoholism and drug abuse treatment and prevention, counseling and education services; child care programs; developmental disability services; independent living facilities for the blind and disabled; mental health services; domestic violence programs; family case management; family planning; WIC programs; youth services; and programs for the homeless.

Illinois Department of Insurance

www.state.il.us/ins/

Insurance Assistance

The Department of Insurance responds to complaints about insurance companies and can review insurance policies. Call **1-217-782-4515** (Springfield) or **1-312-814-2427** (Chicago). The Web address is **www.ins.state.il.us**/.

Senior Health Insurance Program (SHIP)

The Illinois Department of Insurance (IDI) administers SHIP which is a free insurance counseling service for Medicare beneficiaries and their caregivers. It is offered statewide through trained volunteers in various sponsoring organizations. SHIP is not affiliated with any insurance company, and its counselors do not sell or solicit insurance. Counselors are trained by IDI to (1) answer questions about Medicare, Medicare Supplement insurance, long-term care insurance, Medicare HMOs and other health insurance; (2) organize and assist in filing Medicare and Medicare Supplement claims, as well as appeals to claim denials; (3) analyze Medicare Supplement and long-term care insurance policies; and (4) educate consumers. SHIP also offers publications such as fact sheets on guidance and information about insurance coverage, Medicare Supplement Premium Comparison Guides and a booklet on long-term care insurance.

SHIP is dedicated to assisting Illinois' Medicare beneficiaries and their caregivers. For assistance and information, call toll-free **1-800-548-9034**, **1-217-524-4872** (TTY), or link to **www.ins.state.il.us/Ship/.**

The Illinois Department on Aging can also mail copies of the "Medicare Supplement Premium Comparison Guide." Call the Department's Senior HelpLine at 1-800-252-8966 (Voice and TTY).

Illinois Department of Insurance 1-217-782-4515 (Springfield), 1-312-814-2427 (Chicago), http://www.ins.state.il.us/

State Programs

Illinois Department of Natural Resources

www.dnr.state.il.us/

Camping

Adults age 62 and older and disabled people can camp at state-managed campgrounds at half rate, Monday through Thursday. Full rates are charged on other days. Former POWs and disabled veterans can camp without charge. All campers are required to pay a small utility fee at sites with electricity. For more information, link to www.dnr.state.il.us/lands/landmgt/parks/index.htm

Reduced Rate Hunting and Fishing Licenses

With valid proof of age, adults age 65 and older pay half price for a hunting or fishing license. In Illinois, individuals who have a disability and meet eligibility requirements do not need to purchase a hunting or fishing license, regardless of age. Appropriate identification is required. For information, contact the Department of Natural Resources at **1-217-782-2965** (Springfield), **1-312-814-2070** (Chicago) or link to **www.dnr.state.il.us/admin/systems/**. Local telephone directories list regional Department of Natural Resources offices.

Illinois Department of Public Aid

www.state.il.us/dpa/

Medicaid

This is a jointly-funded state and federal program that pays for medically necessary services for qualified people who are disabled, blind or 65 years of age. Assets cannot exceed \$2,000 for an individual and \$3,000 for a couple. Eligible persons may need to meet a monthly spend-down amount which works like an insurance deductible. There is a 36-month look-back period for asset transfers and 60 months for certain trusts to confirm financial hardships. Estate recovery may apply after the death of clients on Medicaid.

Spousal Impoverishment allows a couple to divide their assets when one spouse needs Medicaid payment for nursing facility care or Community Care Program services (see page 2). The spouse needing Medicaid payment may keep \$2,000 in assets. For the current asset standard and the allowance stan-

Illinois Department of Natural Resources:

1-217-782-2965 (Springfield), 1-312-814-2070 (Chicago),

http://dnr.state.il.us/

Illinois Department of Public Aid:

7:30 a.m. - 7:00 p.m.: 1-800-252-8635 (Voice), 1-800-526-5812 (TTY),

http://www.state.il.us/dpa/

dard for the spouse remaining in the community, please call the Illinois Department on Aging's Senior HelpLine at **1-800-252-8966** (Voice and TTY). The program is handled by the local Department of Human Services office (see page 10).

State Programs

Medicare Savings Program

The **Qualified Medicare Beneficiary Program (QMB)** pays the Medicare Part A premiums, if any, and Medicare Part B premiums, copayments and deductibles for individuals covered by Medicare Part A, if their income is equal to or less than 100 percent of the federal poverty level. Asset limitation is \$4,000 per individual and \$6,000 per couple.

The **Specified Low-Income Medicare Beneficiary Program (SLMB)** helps those with incomes at or below 120 percent of the federal poverty level. SLMB pays only the Part B Medicare premium. There is an income and asset limit. There is also a **QI1 program** which helps people between 120-135 percent of poverty level.

QMB and SLMB income standards are adjusted in March or April each year. For more information, call **1-800-252-8635** (Voice), **1-800-526-5812** (TTY), or link to **www.state.il.us/dpa/html/medicare.htm**.

Illinois SeniorCare Program

www.seniorcareillinois.com

SeniorCare is a comprehensive prescription drug program that helps low-income seniors pay for most prescription drugs and many over-the-counter drugs if the doctor prescribes them. SeniorCare covers all major prescription drugs for elgible seniors for a modest co-payment. Eligible seniors already enrolled in the Circuit Breaker/Pharmaceutical Assistance program (see page 15) will automatically be enrolled in SeniorCare.

Eligibility requirements change each year. In 2003, the requirements are age 65 or older, residency, income requirements of no more than \$17,960 a year for singles, no more than \$24,240 a year for married couples. Recipients must reapply for SeniorCare every year by completing the Circuit Breaker/Pharmaceutical Assistance Program form IL-1363 (see page 16).

Your local Area Agency on Aging has a local outreach office that will help you complete your application. To locate an area agency near you, check the list on page 30, call the Senior HelpLine at **1-800-252-8966** (Voice and TTY) or the Health Benefits Hotline at **1-800-228-0768** (**1-877-204-1012**, TTY), or go online to **www.seniorcareillinois.com**.

To order an application form, call **1-800-356-6302**, write to SeniorCare, Illinois Department of Revenue, P. O. Box 19022, Springfield 62794-9022, or go online to **www.seniorcareillinois.com** or to **www.ILtax.com** and click on "Circuit Breaker/Rx."

For other prescription drug programs, see also page 27.

State Programs

Illinois Department of Public Health

www.idph.state.il.us

Central Complaint Registry

(Nursing Facility Regulatory Complaints)

The Department of Public Health operates a Central Complaint Registry to record and investigate complaints regarding hospitals, nursing facilities and home health agencies and the care or lack of care of the patients. Call toll-free, **1-800-252-4343** (Voice), **1-800-547-0466** (TTY). Out-of-state call **1-217-785-0321**. Also link to the Web site, Nursing Homes in Illinois, at www.idph.state.il.us/healthca/nursinghometestjava.htm.

Alzheimer's Patient Diagnostic Centers

The Department of Public Health funds three centers which provide services to people with Alzheimer's Disease and related disorders (see page 26). It also offers assistance to families coping with the effects of the disease. For information, call **1-800-272-3900** (Voice), **1-800-547-0466** (TTY).

- Center for Alzheimer Disease and Related Disorders, Southern Illinois University School of Medicine, 1-217-545-8249 or www.siumed.edu/cadrd/cadrd.html
- Rush Alzheimer's Disease Assistance Center, 1-312-942-4463, or www.rush.edu/patients/radc/
- Northwestern Alzheimer's Disease Center, **1-312-908-9339**, or **www.brain.nwu.edu**.

Hearing Aid Protection

The Hearing Aid Consumer Protection Program promotes the benefits of hearing aids and offers protection from fraudulent dispensary practices. Consumer complaints and inquiries can be directed to **1-800-545-2200** (Voice), **1-800-547-0466** (TTY).

Vital Records

An official certificate of birth, death, marriage and divorce can be obtained by contacting the Illinois Department of Public Health, Division of Vital Records, or your city or county office. For information on how to obtain copies, con-

Illinois Department of Public Health Services: 1-217-782-4977, 1-800-547-0466 (TTY), http://www.idph.state.il.us/

Women's Health

The Department of Public Health toll-free helpline has information on local resources for breast cancer, heart disease, osteoporosis, mental health, menopause and domestic violence, and other women's health concerns. Call **1-888-522-1282**, **1-800-547-0466** for the hearing impaired.

Other important numbers

- Immunizations 1-800-526-4372, or link to www.idph.state.il.us/about/shots.htm
- Help Me Grow for childhood health information, call **1-800-323-GROW** (**1-800-323-4769**) (Voice and TTY).
- AIDS/HIV and Sexually Transmitted Diseases for location of counseling and testing sites or information, call 1-800-243-2437 (Español tambien) and 1-800-782-0423 (TTY).

Illinois Department of Revenue

www.revenue.state.il.us

Circuit Breaker and Pharmaceutical Assistance

Circuit Breaker is a Department of Revenue program for Illinois residents who are 65 or older, disabled or widowed at age 63 or older and have an annual income of less than \$21,218 for a one-person household, less than \$28,480 for a two-person household, or less than \$35,740 for a three-person or larger household. Two types of Circuit Breaker tax relief are available:

- 1. Property Tax Relief provides annual rebates to eligible individuals paying property or mobile home taxes or rent. People who live in a house, apartment, nursing or sheltered care home, etc., that was subject to the property tax for the year for which benefits are being applied, are generally considered eligible. Mobile home owners may also be entitled to property tax relief if they paid privilege taxes on the mobile home used as their principal residence. The rebate is based on the amount paid in property tax, rent or nursing home charges and total household income.
- **2. Pharmaceutical Assistance Program** helps eligible Circuit Breaker claimants pay for physician-prescribed medications for treatment of heart and blood pressure disease, arthritis, diabetes, Alzheimer's Disease, Parkinson's Disease, glaucoma, cancer, lung disease and smoking-related illnesses, and osteoporosis. Claimants receive a Pharmaceutical

State Programs

Assistance Card, which costs \$5 for individuals below the poverty level and \$25 for those above the poverty level (fluctuates yearly; currently \$8,988 a year for one person, \$12,120 a year for a couple). With that card a senior can obtain prescription medication for covered diseases with a \$3 co-pay for those with a \$25 card and no co-payment for those with a \$5 card. After cardholders reach a \$2,000 annual cap, they must pay 20 percent of costs.

Also, eligible Circuit Breaker claimants are allowed to renew their **license plates** for \$24 — a discount of \$54 (see page 19).

For information on the Circuit Breaker Program, call the Illinois Department of Revenue's **24-hour,7-day automated toll-free number: 1-800-624-2459** (**1-800-544-5304**, TTY), which was established exclusively for this purpose.

For a Circuit Breaker application (or other tax forms), call **1-800-356-6302** (24-hours-a-day) or link to **www.ILtax.com** and click on "Circuit Breaker/Rx." You may also write to Illinois Department of Revenue, P. O. Box 19022, Springfield, IL 62794-9022. Forms are also available at many local senior centers, banks, post offices and Area Agencies on Aging, as well as on the Internet. You may renew your eligibility by filing Form IL-1363 (Application for Circuit Breaker and Pharmaceutical Assistance) using the internet anytime through December 31, 2003.

The Circuit Breaker application form is also used to apply for the **Illinois SeniorCare Program** (see page 13).

To learn the status of your Circuit Breaker Grant or Pharmaceutical Assistance Card application, use your Social Security number and birth year when calling the 24-hour automated telephone menu at **1-800-624-2459**, or on line at **www.revenue.state.il.us/CircuitBreaker/index.htm**.

You can **reapply** for Circuit Breaker and Pharmaceutical Assistance on the web site, **https://www.revenue.state.il.us/app/cbci/** anytime through December if...

- in the previous year you filed a Form IL-1363 and were approved,
- your marital status or address has not changed and
- you are not required to file Schedules AB or P.

For other prescription drug programs, see also page 27.

Illinois Department of Revenue:

Tax Payers Assistance: **1-800-732-8866**, Circuit Breaker Property Tax Grant Program and Pharmaceutical Assistance Program: **1-800-624-2459**

http://www.revenue.state.il.us

Pension Exemptions/General Tax Information

State Programs

Recognized retirement pensions are exempt from state income tax. Contact the Illinois Department of Revenue, **1-800-732-8866**.

Senior Citizen Homestead Freeze

Qualified older adults can elect to freeze the equalized assessed value of their property. The exemption does not freeze the amount of the tax bill; rather it freezes the property value at a "base year," which is the year preceding the date the homeowner first applies for the exemption. To qualify, homeowners must be 65 years of age or over, live in the residence at least two years prior to the application date and have an annual household income of less than \$40,000. Filing deadlines often vary per county. Contact the county assessment office listed in your area telephone directory for specific information. Refer to page 24 for information on the **Senior Citizen Homestead Exemption**, which provides annual savings on property tax bills by reducing the equalized assessed value of a residence.

Illinois Department of Transportation

www.dot.state.il.us

Reduced Fares for Public Transportation

Lower public transportation fares are charged to adults age 65 or older and people with physical disabilities through this Department of Transportation program coordinated by local and regional transportation authorities. Contact the transportation authority in your area or the Area Agency on Aging (directory on page 30).

Read about other transportation programs on page 7.

Illinois Department of Veterans' Affairs

www.state.il.us/agency/dva/

Veterans' Benefits

Statewide programs providing benefits to veterans and their families are administered by this state agency. Services include residential and long-term care provided by the **Illinois Veterans' Homes** located in Quincy, Anna, LaSalle and Manteno. **Field Service Offices** are staffed in 43 areas of the state to answer questions and assist with programs and applications. To locate a Veteran's Service Office, call **1-800-437-9824** (**1-217-524-4645**, TTY), or link to **www.state.il.us/agency/dva/offices.htm**.

State Programs

Office of the Attorney General

www.ag.state.il.us/

Crime and Consumer Fraud

The Office of the Illinois Attorney General investigates consumer fraud and crime against the elderly. Programs that address issues important to seniors include the Vulnerable Adults Task Force, the Senior Citizen Crime and Fraud Council, Elderly Service Officers Training, and TRIAD (promoting crime prevention against seniors). The office also assists those who have been victimized (www.ag.state.il.us/crimevictims/crime.htm). Publications are available on a variety of issues, from telemarketing fraud to medical expenses. Many are online at www.ag.state.il.us/seniors/seniorfraud.htm.

For more information or to obtain a complaint form, call toll-free, **1-800-243-5377**. Also, link to the "Senior Issues" Web page, **www.ag.state.il.us/seniors/seniorsmain.htm**, or the "Forms" page, **www.ag.state.il.us/forms.htm**.

National Fraud Information Center — Older Americans are a primary target of fraudulent telemarketers. For information on prevention, call **1-800-876-7060**, or link to **www.fraud.org**.

Health Care Bureau

As part of the Attorney General's Consumer Protection Division, this bureau responds to problems related to health care insurance plans. The bureau has statewide responsibility to investigate and litigate deceptive practices, advocate and mediate complaints from consumers and health care providers, and provide information to individual consumers. For more information or to file a complaint, contact the bureau's Hotline at **1-877-305-5145** (**1-800-964-3013**, TTY), or link to **www.ag.state.il.us/complaint.htm**.

Office of the Secretary of State

http://www.sos.state.il.us/

The Secretary of State's Department of Senior and Community Services offers various programs and services to enhance the quality of life for senior citizens, persons with disabilities, Illinois veterans and community groups.

Office of the Secretary of State Services for Seniors: 1-800-252-2904,

http://www.sos.state.il.us/programs/programs_seniors.html

Reduced-Fee License Plates

State Programs

Senior citizens who qualify for the Illinois Department of Revenue's Circuit Breaker Program (see page 15) are eligible for reduced-fee license plates. This \$54 discount allows seniors to renew the plates for \$24, and it can be applied to various categories of plates. For more information or an application for the Circuit Breaker program, call the Department of Revenue, **1-800-624-2459**, or link to **www.revenue.state.il.us/circuitbreaker**.

Driver's License

Drivers age 75 and older who have good driving records and no violations have to take only the vision and behind-the-wheel tests for license renewal. They are exempt from the written test. Older adults, age 69 to 80, also pay a reduced rate of \$5 for their driver's license, which is good for four years. Drivers age 81 through 86 receive a two-year license for only \$2. Those 87 and older are tested annually, and the license is free.

Photo Identification Cards

Non-drivers may apply for an Illinois photo identification card at any driver service facility. They need to show at least three forms of identification, including one that contains a date of birth and one with their signature to compare with the signature on the application. There is no charge for adults age 65 or older or totally disabled. The card is valid for ten years.

Rules of the Road Review Course

This free class, designed to give drivers the knowledge and confidence needed to renew or obtain a driver's license, is offered more than 3,000 times each year at 600 locations statewide. For the schedule in your area, contact the Secretary of State's office at **1-800-252-2904**, or link to **www.cyberdriveillinois.com/departments/seniorsrules_ schedule.html**.

Seniors on the Go! Partnering with Blue Cross and Blue Shield of Illinois, this free program combines classroom instruction with behind-thewheel simulation experience and is designed for today's active senior citizens. For information on this program, call **1-800-252-2904**.

Special License Plates and Parking Permits

For people with disabilities, the Office of the Secretary of State provides special license plates and parking permits that allow parking in specifically reserved areas. The plates and permits also exempt vehicles from parking

State Programs

meter fees or time limitations over 30 minutes. For information call **1-800-252-2904** or link to **www.cyberdriveillinois.com/departments/seniors/placard.html**.

Military License Plates

In recognition of those who have served our country, the Office of the Secretary of State offers several military service license plates. For more information, call **1-800-252-2904**.

Automobile Liability Insurance Discount Program

The Defensive Driving Program, administered by various organizations and certified by the Secretary of State, allows drivers age 55 and over to receive a discount on their liability insurance upon completion of an approved Automobile Insurance Discount Program. For more information, call **1-800-252-2904**.

Federal Programs

FIRSTGOV: Your First Click to the U.S. Government www.firstgov.gov

This website is your link to Federal and State programs. It is also the official government gateway for citizens, business and government. From this page you can access a number of on-line services by topic.

Eldercare Locator

www.eldercare.gov

The Administration on Aging, U.S. Department of Health and Human Services, offers this nationwide service to help families and friends easily access information about community services for older people anywhere in the U.S. and its territories. Call **1-800-677-1116** between 8 a.m. and 7 p.m. (CST).

Housing Assistance and Information

www.hud.gov/groups/seniors.cfm

The U.S. Department of Housing and Urban Development (HUD) offers rental assistance to eligible low-income residents of public or private housing units constructed and operated with HUD funds. Contact your county or city housing authority listed in the local telephone book. The HUD Office of Public Housing in Chicago will help renters resolve complaints about subsidized housing. Call **1-312-353-1915**, or link to **www.hud.gov/local/chi/index.cfm**.

Community Development Block Grants and loans for repairs and renovations are available to qualified **urban** homeowners through local Community Development Offices. Check the telephone directory under "City Government" for a local **Community Development Office** listing, or call the Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY).

Grants and loans are available to eligible low-income **rural** homeowners for home improvement or repair through the U.S. Department of Agriculture Rural Economic and Community Development Agency. For details call **1-217-398-5412** or **1-217-398-5396** (TTY), or call the Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY).

Identity (I.D.) Theft

www.consumer.gov/idtheft

The Federal Trade Commission warns the public to guard our personal infor-

Federal Programs

mation. Identity theft is the act of stealing another person's name to commit fraud. Call **1-877-ID-THEFT** for more information. Order a copy of your credit report each year from the three credit reporting agencies to make sure it's accurate and includes only those activities you have authorized.

Medicare

www.medicare.gov

This medical program is available to adults receiving Social Security at age 65 and older, Social Security Disability beneficiaries after a 24-month wait and anyone with end stage renal failure. Medicare benefits consist of three parts:

Part A covers hospitalization, some stays in extended care facilities, some home health services and hospice care.

Part B covers doctors' services, home health care and various medical services and supplies not covered by the hospital insurance part of Medicare. **Part B** also covers preventative services, such as annual mammograms, pap tests for high risk women (including breast and pelvic examinations), colorectal cancer screening, diabetes glucose monitoring, diabetes education and bone mass measurement.

Part C, "**Medicare+Choice**," began in 1999. Part C expands managed care options to include preferred provider and provider-sponsored organization services, private fee-for-service plans and medical savings accounts. For literature, call the Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY).

For information on Medicare benefits, call **1-800-MEDICARE** (**1-800-633-4227**), **1-877-486-2048** (TTY), or link to **www.cms.hhs.gov/medicare/**. There is also a Web site aimed at beneficiaries, **www.medicare.gov**. You may also call the Illinois Department of Insurance Senior Health Insurance Program (SHIP), **1-800-548-9034**, for Medicare counseling and health insurance information (see page 11). The Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY), also has free literature.

Illinois' Quality Improvement Organization (QIO). **Illinois Foundation for Quality Health Care** helps when patients believe they have been inappropriately discharged, provides up-to-date information about hospital rights and treatment and ensures that Medicare consumers receive appropriate, high-quality medical care — in both inpatient and outpatient settings. For information and assistance, call the QIO Consumer Hotline, **1-800-647-8089**, or link to the Illinois Foundation for Quality Health Care Web page, **www.ifqhc.org**.

See page 13 for information about Medicare beneficiary programs.

National Park Visitations

www.nps.gov/parks/passes_fees.htm

Federal Programs

For an initial \$10 fee, a **Golden Age Passport** is available for a lifetime to people age 62 and older upon entry to any national park. The Passport admits the holder and companions traveling in a single, private, non-commercial vehicle to all national parks. The pass can be purchased only in a national park where an entrance fee is charged. For additional information, call **1-888-GO-PARKS** (**1-888-467-2757**).

Post Office Programs

www.usps.gov

The U.S. Postal Service provides a homebound **stamp purchasing service**. Order forms are available at local post offices or from mail carriers. The Postal Service operates a **crime hotline** for anonymous reports of postal fraud, illegal use of the mails, etc. Call **1-800-654-8896**.

Social Security Administration Programs

www.socialsecurity.gov

To assure a continuing income, monthly Social Security payments are made to eligible retired and disabled workers and their dependents and to survivors of deceased workers. Recipients can choose to receive their benefits through direct deposit or by regular mail. Prospective recipients are encouraged to enroll 30 days before their 65th birthday.

Supplemental Security Income (SSI) provides a minimum income for the aged, blind or disabled who either receive a limited Social Security check or do not qualify for regular Social Security. If individuals have little regular income and few assets and resources, they may be eligible. The SSI Web page is at www.ssa.gov/notices/supplemental-security-income.

For information about Social Security Administration programs and services, call toll-free, **1-800-772-1213**, or link to **www.socialsecurity.gov**.

Income Tax Assistance Programs

www.irs.gov

Special Tax Credit is extended to qualified individuals who provide direct care for adults age 65 and older. Adult day service expenses may be considered a medical deduction if the taxpayer itemizes using the appropriate IRS form. Contact the U.S. Internal Revenue Service office listed in the local telephone directory for information.

Federal Programs

U.S. citizens and residents age 65 and older and retirees on permanent and total disability may qualify for special tax credit if they meet income limits and other eligibility criteria set forth in IRS Publication 524. For this and other taxpayer publications, call **1-800-829-3676** (**1-800-829-4059** TTY) or link to **www.irs.gov/forms_pubs/formpub.html**.

The U.S. Internal Revenue Service **Problems Resolution Office** will: help taxpayers prepare returns; answer questions about bills and IRS correspondence; respond to refund inquiries (ten weeks after filing only); and, supply tax forms on request to those who call **1-800-829-1040** (or **1-312-435-1040** in Chicago).

Taxpayer assistance is directly available at AARP Tax-Aide Program sites. For information, call toll-free, **1-888-227-7669**, or link to **www.aarp.org/taxaide/home.html**.

Other Property Tax Assistance Programs

Property Tax Deferment is an option for property owners age 65 and older with annual household incomes of \$25,000 or less. Taxes would be paid once the home is sold or when the taxpayer dies. Contact your local city or county office for further information. Apply annually.

The Senior Citizen Homestead Exemption provides tax relief for homeowners by reducing the equalized assessed valuation of an eligible residence by \$2,500 for residences in Cook County and \$2,000 for the rest of the state. To participate in the program, a person must be 65 years of age or older. More information on this program, including residence eligibility, can be obtained from your chief county assessment office. Refer to page 17 for information on the **Senior Citizen Homestead Freeze**, which is an exemption that freezes the property value at the year preceding the date the homowner first applies for the exemption.

Also see other programs on pages 15-17.

Veterans Administration

www.va.gov

Eligible U.S. military veterans can receive help for health care provided at Veterans Administration hospitals; in-home assistance and prescription medicines (after an initial dispensing fee). Co-payments may be required, and health insurance providers may be billed. For information, literature, eligibility standards and to locate VA facilities in your area, call **1-800-827-1000** or **1-217-524-4645** for hearing impaired. (See Illinois Department of Veterans Affairs, page 17.)

Other Programs of Interest

AARP

www.aarp.org

AARP is a non-profit, non-partisan association for persons age 50 and older and has four primary areas of expertise.

Information and Education provides publications, web site and online services, educational forums and other activities such as consumer issues, economic security, work, health and independent living.

Community Service provides the following programs: Tax-Aide, 55 Alive/Mature Driving, Women's Financial Information Program, Senior Community Service Employment Program, Widowed Persons Services and Money Management.

Advocacy Issues address Medicare, Medicaid, long term care, managed care, Social Security, age discrimination, pension reform, fraud and many other concerns.

Member Services:

AARP **1-800-424-3410**

Illinois State Office **1-312-458-3600**

The Information Center 1-312-372-2277

Adult Education

Check with the nearest community college or university to find out if adult education programs are offered in your community. Reduced tuition or fee waivers are often available for older people.

Elderhostel, a special low-cost residential academic program which combines learning with travel, is another exciting educational opportunity. For information, contact your local university or community college, the North Central regional office at **1-412-422-2060** or the national toll-free registration number at **1-877-426-8056**. You may also link to **www.elderhostel.org**, or call the Catalog Request Line at **1-800-895-0727**.

Other Programs

Alzheimer's Patients and Families

www.alz.org/

The **Alzheimer's Association** is a nationwide network of chapters that provide education and support to the families and caregivers of people diagnosed with the condition. For brochures, literature and valuable information on providing quality care for and maintaining a meaningful relationship with the person who has Alzheimer's disease, call **1-800-272-3900**. Information about local chapters, support groups and important resources and support services is also provided.

See page 14 for the **Alzheimer's Patient Diagnostic Centers** funded through the Illinois Department of Public Health:

SIU School of Medicine, Springfield

Rush Presbyterian St. Luke's, Chicago

Northwestern Alzheimer's Disease Center

1-800-342-5748

1-312-942-4463

1-312-908-9339

Books and Products for the Visually Impaired

Check with the local library system on the availability of books, descriptive videos, talking books and talking book machines for the blind and visually impaired. Information is also available through the Library of Congress, Division of the Blind and Physically Handicapped, 1291 Taylor Street, N.W., Washington, DC 20542, or call **1-800-424-8567** or **1-202-707-5100**.

The **Light House for the Blind** offers products and literature for people with visual impairment. Call **1-800-829-0500**, or link to **www.lighthouse.org**.

Dental Schools and Referrals

The Illinois Department on Aging's Senior HelpLine has lists of dental schools for lower cost dental care. Call **1-800-252-8966** (Voice and TTY). The Illinois Dental Society will refer callers to a local dentist. Call **1-888-281-2076**.

Employment Assistance

The **Illinois Employment Training Center** offers many job opportunities along with a resource room and older worker specialists to assist you with resumes and your job search.

Call the Senior HelpLine at **1-800-252-8966** (Voice and TTY), or check the local telephone directory for the center nearest you.

(The Senior Community Service Employment Program, coordinated by the Illinois Department on Aging, also offers work opportunities for adults age 55 and older. See page 4.)

Illinois Assistive Technology Project (IATP)

Other Programs

www.iltech.org

Assistive Technology provides information on obtaining solutions for removing barriers to the environment through products, tools and equipment that ranges from grabbers, walking aids and visual assistive devices to high tech computerized equipment. IATP has a **demonstration and loan center** for kitchen, bathroom, blind/low vision aids, alert devices, switches and augmentative and alternative communications. Products' cost can range from low or no-cost to more expensive high tech equipment. Individuals with physical disabilities can receive information and help in obtaining special assistive devices to help do a task more easily.

Contact the Illinois Assistive Technology Project at **1-800-852-5110** (Voice and TTY) to discuss equipment and products or check the web site for used equipment and a listing of Audio/Visual catalogs.

Prescription Drug Program

www.helpingpatients.org

The Pharmaceutical Manufacturers Association (PhRMA) allows a physician to obtain certain prescription medications from participating pharmaceutical manufacturing companies for eligible patients at a reduced cost or no cost to the patient. Each pharmaceutical manufacturer that chooses to participate in the program establishes its own patient eligibility requirements, as well as the process the physician is to follow when requesting assistance for a patient. Requests are accepted from licensed physicians only. Many doctors are unaware of the program.

Not all pharmaceutical companies participate. Contact the Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY), for a Summary List of participating manufacturers. Information may also be obtained at **www.helpingpatients.org**.

To request a guide listing the companies, medications, income guidelines and low-cost or free items, call **1-202-835-3400** or write to PhRMA, 1100 Fifteenth Street, N.W., Washington, D.C. 20005.

Also see Illinois SeniorCare (page 13) and the Circuit Breaker/Pharmaceutical Assistance Program (page 15).

Reverse Mortgage

The Reverse Mortgage is a type of home equity conversion involving payments to, rather than from, the homeowner. This special type of loan guarantees older homeowners monthly cash advances or occasional lump sums that do not require repayment until the homeowner sells the home, moves away or dies. For more information, call the Illinois Department on Aging's Senior HelpLine at **1-800-252-8966** (Voice and TTY).

Other Programs

Senior Olympics

Regional and statewide games for competitors age 50 and older are held in Illinois every spring and summer. For information, call **1-217-544-1751** or the Illinois Department on Aging's Senior HelpLine, **1-800-252-8966** (Voice and TTY).

Telephone Related Services

Illinois Relay Service allows people who are deaf, hard of hearing or voice impaired and use a teletypewriter (TTY), or who are deaf-blind and use a Telebraille, to communicate with people who use a standard telephone. The **Illinois Telecommunications Access Corporation** (ITAC) administers and manages Illinois Relay on behalf of all local telephone companies in Illinois. For more information about Illinois Relay, call ITAC at **1-800-841-6167** (Voice and TTY), or link to **www.itactty.org**.

To use Illinois Relay, TTY and voice users can dial **7-1-1**, and give the operator the telephone number of the person or business they want to call. If they prefer, users may also use the following traditional ten-digit numbers: **1-800-526-0844** (TTY), **1-800-526-0857** (Voice), **1-800-501-0864** (Español TTY), **1-800-501-0865** (Español Voz), **1-877-826-1130** (Voice Carryover), **1-877-526-6690** (Speech to Speech), **1-877-526-6680** (ASCII), or **1-877-526-6670** (Telebraille).

Teletypewriter loans. ITAC loans TTYs at no charge to qualified Illinois residents who are deaf, hard-of-hearing, or have a speech disability. Call **1-800-841-1055** (TTY), or **1-800-841-6167** (Voice), or link to **www.itactty.org**.

Link-Up or **Lifeline** are federal programs offering telephone discounts to low-income consumers for both wireline and wireless phones. Persons who receive Medicaid, food stamps, SSI, LIHEAP or live in federally funded public housing may receive discounts of up to \$30 on telephone hook-up charges (Link-Up) and between \$6.75 and \$9.50 on monthly basic phone service (Lifeline), depending on where you live. For information on qualification requirements or to apply for Lifeline or Link-Up, call your **local phone company**. For more information, contact the FCC at **1-888-225-5322** (Voice), **1-888-835-5322** (TTY), or visit the FCC's Web site at **www.fcc.gov/cgb/getconnected**.

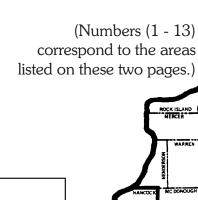
Travel Discounts

AMTRAK offers a 15 percent passenger discount for most one-way, round trip and "All Aboard America" fares to adults age 62 and older and disabled. For information, call AMTRAK at **1-800-872-7245** (1-800-USA-RAIL), or link to **www.amtrak.com**.

Greyhound Bus, **Trailways Bus** and others offer a 10 percent discount on regular fares with no restrictions unless a "special" would be less. Many airlines also offer special discounts to older people. Consult a travel agent, or check your local telephone directory for company listings. Call **1-800-229-9424**, or link to **www.greyhound.com**.

Other **Programs**

Area Agencies on Aging (AAA) in Illinois



This list is kept up-to-date on the Illinois Department on Aging's Web site; www.state.il.us/aging/2aaa/aaa-main.htm

Area 1

Northwestern Illinois AAA 2576 Charles Street Rockford, IL 61108-1605 815-226-4901 815-226-1954 (TTY) Fax: 815-226-8984

1-800-542-8402 (9 counties only)

E-mail: niaaa@nwilaaa.org Web: www.nwilaaa.org

Area 2

Northeastern Illinois AAA P.O. Box 809 Kankakee, IL 60901-0809 815-939-0727 Fax: 815-939-0022 Field Office: 245 W. Roosevelt Road Building 6, Suites 41-43 West Chicago, IL 60185 630-293-5990 Fax: 630-293-7488 1-800-528-2000

E-mail: neilaaoa@sbcglobal.net

Web: www.ageguide.org

ROCK ISLAND COLES Area 3

Western Illinois AAA 729 - 34th Avenue Rock Island, IL 61201-5950 309-793-6800 Fax: 309-793-6807 1-800-322-1051 (I & A) E-mail: greta@wiaaa.org Web: www.wiaaa.org

Area 4

Central Illinois Agency on Aging, Inc. 700 Hamilton Boulevard Peoria, IL 61603-3617 309-674-2071 309-674-1831 (TTY) Fax: 309-674-3639 1-877-777-2422

E-mail: brenda@ciaoa.com

Area 5

East Central Illinois AAA, Inc.
1003 Maple Hill Road
Bloomington, IL 61704-9327
309-829-2065
Fax: 309-829-6021
1-800-888-4456 (I & A) (16 counties only)
E-mail: aginginfo@eciaaa.org
Web: www.eciaaa.org

Area 6

West Central Illinois AAA P.O. Box 428 Quincy, IL 62306-0428 639 York Street, Rm. 205 Quincy, IL 62301 217-223-7904 Fax: 217-222-1220

1-800-252-9027 (I & A) (Voice & TTY) E-mail: info@wciagingnetwork.org

Area 7

Project LIFE AAA, Inc.
2141 West White Oaks Drive, Suite C
Springfield, IL 62704-6495
217-787-9234 (Voice & TTY)
Fax: 217-787-6290
1-800-252-2918 (I & A) (217, 309 and 618 area codes only)
E-mail: info@seniorsprojectlife.org
Web: www.seniorsprojectlife.org

Area 8

AAA of Southwestern Illinois 2365 Country Road Belleville, IL 62221-2571 618-222-2561 Fax: 618-222-2567 1-800-326-3221 E-mail: ask@answersonaging.com

Web: www.answersonaging.com

Area 9

Midland AAA
P.O. Box 1420
Centralia, IL 62801-1420
434 South Poplar
Centralia, IL 62801-1420
618-532-1853
Fax: 618-532-5259
1-877-532-1853
E-mail: maaa09@aol.com

Web: www.midlandaaa.org

Area 10

Southeastern Illinois AAA, Inc. 516 Market Street Mt. Carmel, IL 62863-1558 618-262-2306 Fax: 618-262-4967 1-800-635-8544 (618 area code only.) E-mail: seiaoa@earthlink.net

Area 11

Egyptian AAA, Inc. 200 E. Plaza Drive Carterville, IL 62918-1982 618-985-8311 Fax: 618-985-8315 1-888-895-3306 E-mail: egyptianaaa@starband.net Web: www.egyptianaaa.org

Area 12

Chicago Department on Aging 30 N. LaSalle, Suite 2320 Chicago, IL 60602-2586 312-744-4016 312-744-6777 (TTY) Fax: 312-744-0680 E-mail: aging@cityofchicago.org/Web: www.cityofchicago.org/aging

Area 13

Suburban AAA 1048 Lake Street, Suite 300 Oak Park, IL 60301 708-383-0258 Fax: 708-524-0870 1-800-699-9043 (Suburban Cook County area only) 708-524-1653 (TTY) E-mail: information@s3a.com Web: www.suburban-age.org Illinois Area

Agencies

on Aging

Summary of Toll-Free and Other Important Telephone Numbers

Area Agencies on Aging	see pages 30-31
AARP, Membership Division (page 25)	1-800-424-3410
Alzheimer's Disease Information (page 25)	1-800-272-3900
American Cancer Society	1-800-227-2345
American Diabetes Association	1-800-232-3472
American Heart Association (Illinois)	1-800-252-8511
Arthritis Foundation	1-800-795-9115
Chicago Department on Aging (Voice) (page 31)(TTY)	
Coalition of Limited English Speaking Elderly (page 3)	1-312-461-0812
Depression Awareness (Nat'l. Institute of Mental Health)	1-800-421-4211
Elder Abuse Report Line (Voice and TTY) (page 4)	
Eldercare Locator (page 21) (Voice and TTY)	1-800-677-1116
Eye Care Helpline	1-800-222-3937
Hospice Information (Nat'l. Hospice Organization)	1-800-658-8898
Illinois Assistive Technology Project (page 27)	1-800-852-5110
Illinois Relay Service for Hearing/Voice Impaired (Voice and TTY) (page For other numbers (voice only, TTY only, Español voz, Español TVoice Carryover, Speech to Speech, ASCII or Telebraille	TY,
Illinois Department on Aging (pages 1-8) (Voice and TTY)	1-800-252-8966
Illinois Department of Commerce and Economic Opportunity (page 9) Low Income Home Energy Assistance Program	
Illinois Department of Human Rights, Chicago Office (page 9)	
Illinois Department of Human Services (page 10)	1-800-447-6404

Illinois Department of Insurance (page 11)	
Senior Health Insurance Program (SHIP)	
Illinois Department of Public Aid (page 12)(TTY)	. 1-800-252-8635 . 1-800-526-5812
Illinois Department of Public Health (page 14) (Voice and TTY)	. 1-800-547-0466
Illinois Department of Revenue, Tax Assistance (page 15)	. 1-800-544-5304 . 1-800-356-6302
Illinois Department of Veterans' Affairs (page 17)(TTY)	
Illinois Housing Development Authority (page 5)	. 1-800-942-8439
Illinois Legislative Information Hotline	. 1-800-252-6300
Inspector General (to report abuse or neglect of individuals with mental is or developmental disabilities)	
Lung Line — National Jewish Medical and Research Center (lung disorders, allergies)	. 1-800-222-5864
Office of the Attorney General, Chicago Office (page 18)	
Office of the Governor: Government and Consumer Services	. 1-800-642-3112
Office of the Secretary of State (page 18)	. 1-800-252-2904
Organ Donations, The Living Bank	. 1-800-528-2971
Parkinson's Disease Information	. 1-800-223-2732
Seniors on the Go! (page 19)	. 1-800-252-2904
Social Security Administration (page 23)	. 1-800-772-1213
U.S. Department of Housing and Urban Development (page 21) Public Housing Complaints	1-312-353-1915
U.S. Department of Veterans' Affairs (page 24)	. 1-800-827-1000
U.S. Internal Revenue Service (page 23) Taxpayer Publications Problems Resolution Office	. 1-800-732-8866 . 1-800-829-1040
U.S. Postal Service Crime Hotline (page 23)	. 1-800-654-8896
Women's Health Helpline (toll-free) (page 15)	. 1-888-522-1282
Y-ME Breast Cancer Support Program	. 1-800-221-2141

Telephone Numbers

Telephone State Offices on Aging Numbers Alabama 1 334 242 55

	0 0
Alabama	1-334-242-5743 1-877-425-2243
Toll-free:	1-800-243-5463
Alaska	1-907-465-4879
Arizona	1-602-542-4446
Arkansas	1-501-682-2441
California	1-916-322-3887
Colorado	1-303-866-2800
Connecticut	1-860-424-5277
Delaware	1-302-577-4791 1-800-223-9074
Dist. of Columbia	1-202-724-5622
Florida	1-850-414-2000
Georgia	1-404-657-5258
Hawaii	1-808-586-0100
Idaho	1-208-334-2423
Illinois (in-state only)	
Indiana	1-317-232-7020
Iowa	1-515-242-3333
Kansas	1-785-296-5222
Kentucky	1-502-564-6930
Lousiana	1-225-342-9722
Maine	1-207-624-5335
Maryland	1-410-767-1100
Massachusetts	1-617-727-7750
Michigan	1-517-373-8230
Minnesota	1-651-296-2770 1-800-882-6262
Mississippi	1-601-359-4925
Missouri	1-573-751-3082

Montana1-406-444-7788
Nebraska1-402-471-2307
Nevada 1-702-486-3545
NewHampshire1-603-271-4394
$New\ Jersey\dots\dots 1-609-943-3345$
New Mexico 1-505-827-7640
New York 1-518-474-5731
North Carolina 1-919-733-3983
North Dakota 1-701-328-8910 Toll-free: 1-800-451-8693
Ohio 1-614-466-5500
Oklahoma 1-405-521-2327
Oregon1-503-945-5811
Pennsylvania1-717-783-1550
Puerto Rico 1-787-721-5710
Rhode Island 1-401-222-2858
South Carolina 1-803-898-2501
South Dakota 1-605-773-3656
Tennessee 1-615-741-2056
Texas 1-512-424-6840 Toll-free: 1-800-252-9240
Utah 1-801-538-3910
Vermont 1-802-241-2400
Virgin Islands 1-340-692-5950
Virginia 1-804-662-9333
Washington 1-360-902-7797
West Virginia 1-304-558-3317
Wisconsin
Wyoming 1-307-777-7986 Toll-free: 1-800-442-2766

Do you need services for an older relative in another state?

Eldercare Locator

1-800-677-1116 or www.eldercare.gov

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State and Federal Programs for the Aging



Department on Aging

421 East Capitol Avenue, #100 Springfield, IL 62701-1789 1-217-785-3356 Fax: 1-217-785-4477

Senior HelpLine: **1-800-252-8966**

(Voice and TTY) 8:30 a.m. to 5:00 p.m. Monday through Friday E-mail: ilsenior@aging.state.il.us

To report elder abuse after hours, on weekends and holidays, call **1-800-279-0400**

www.state.il.us/aging/

The Illinois Department on Aging does not discriminate in admission to programs or treatment of employment in programs or activities in compliance with appropriate State and Federal statutes. If you feel you have been discriminated against, call the Senior HelpLine at 1-800-252-8966 (Voice and TTY).